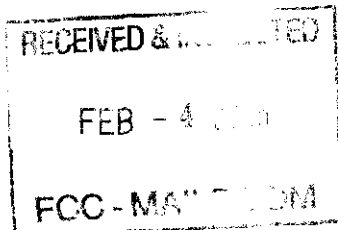


Gerard R Kessens  
3409 Del Ray Drive  
Fort Wayne Indiana 46815

27 January 2005

Federal Communications Commission  
445 12 TH Street SW  
Washington DC 20554



DOCKETED BY ORIGINAL

Reference: **PROCEEDING 02-278**

Dear Commission Members,

**I am writing in opposition to the Bankers wanting to water down Indiana's no-call law.**

**I do not want phone calls from Banks or any other unsolicited phone calls at my home.**

If I initiate a call and request a call back, that is one thing. To have someone just call me is quite another matter. Banks have no more right to come into my home with a phone call then a thief of robber. A robber or thief will steal my possessions but unsolicited phone calls steal my time and privacy.

I pay for my telephone services to call friends or have friends call me or to conduct business that I initiate. I do not have a phone to be bombarded with phone call from salesmen, banks or anyone else. Maybe you Commission Members enjoy getting calls at your home when you are having meals or having your personal quiet time but my family and myself do not.

**When I want to do business with a bank I will go to the bank.**

Even though I am on a no call list. A Bank One employee called me the other night while I was eating. Even though they know they are not supposed to call they violate the law all the time. I was incensed. I am in the bank at least once a week and yet they choose to bother me at home. They wanted to sell me investing products. I am tired of my privacy being invaded by phone calls. **There should be a complete ban on all calls if I am on the no-call list. That includes those now exempt such as charities and political parties and politicians. Also any telemarker should be banned from using computers to dial up numbers.**

I expect most of the Bankers and others making decisions to use telemarketing are rich enough to pay to have an unlisted phone number or cell phones. Therefore, they are never bothered by unsolicited phone calls. The majority of the American people do not have this option.

**I applaud The State of Indiana for having such a strong no-call law and I do not want the federal government establishing rules to water it down.**

Sincerely

GERARD R. KESSENS

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